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## NOTICE OF ALLOWANCE AND FEE(S) DUE

7590

04/07/2008

Gunnar G. Leinberg, Esq.  
NIXON PEABODY LLP  
Clinton Square  
P.O. Box 31051  
Rochester, NY 14603-1051

EXAMINER

FRENEL, VANEL

ART UNIT

PAPER NUMBER

3687

DATE MAILED: 04/07/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/745,011

12/20/2000

Paul Gulkco

GFM-00101 (803970/100)

7233

TITLE OF INVENTION: METHOD AND APPARATUS FOR PERFORMING INSURANCE INSOLVENCY OPERATIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1440	\$0	\$0	\$1440	07/07/2008

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to: Mail**

**Mail Stop ISSUE FEE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
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**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

7590 04/07/2008

Gunnar G. Leinberg, Esq.  
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P.O. Box 31051  
Rochester, NY 14603-1051

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE-FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/745,011	12/20/2000	Paul Gulko	GFM-00101 (803970/100)	7233
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**TITLE OF INVENTION: METHOD AND APPARATUS FOR PERFORMING INSURANCE INSOLVENCY OPERATIONS**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1440	\$0	\$0	\$1440	07/07/2008

EXAMINER	ART UNIT	CLASS-SUBCLASS
FRENEL, VANEL	3687	705-004000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/147; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_
- 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_ Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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EXAMINER

FREINEL, VANEL

ART UNIT

PAPER NUMBER

3687

DATE MAILED: 04/07/2008

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 663 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 663 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability****Application No.**

09/745,011

**Applicant(s)**

GULKO ET AL.

**Examiner**

VANEL FRENEL

**Art Unit**

3687

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERIT IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 12/18/08 and Examiner's Amendment.
2. ☒ The allowed claim(s) is/are 1-24, 26-57, 59-90 and 92-111.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of the:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.  
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached  
1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.  
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.  
**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date 20020110 & 20020422
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

## **DETAILED ACTION**

### **Notice to Applicant**

1.. In view of the Appeal Brief filed on 12/18/07 PROSECUTION IS HEREBY REOPENED as set forth below.

To avoid abandonment of the application, appellant must exercise one of the following two options;

(1) file a reply under 37 C.F.R 1.111 (if this Office action is non-final) or a reply under 37 C.F.R 1.113 (if this Office action is final); or,

(2) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental appeal brief, but no new amendments, affidavits (37 C.F.R 1.130, 1.131 or 1.132) or other evidence are permitted. See 37 C.F.R 1.193) (b)(2).

## **EXAMINER'S AMENDMENT**

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Gunnar G. Leinberg on 3/26/08. During the interview Attorney agreed to the followings:

Claims 25, 58 and 91 have been cancelled.

In claim 1, line 3 after "comprising" insert --performing a transaction in connection with one of an insurance claim and an unearned premium; determining in a computer system a corresponding insurance account in accordance with information about the one of the insurance claim and the unearned premium, the information including a relationship to at least one state and at least one line of insurance associated with the corresponding insurance account--.

In line 10, delete "said" after associated with and insert --the --.

In line 11, delete "said" after associating with and insert --at least one of the--.

In line 11 delete "fund an" after state and insert --funds the corresponding --.

In line 12, after "insurance account" insert-- with the corresponding relationship to at least one of the states associated with the insurance insolvency--.

In line 13, after associating with delete "said" and insert --the --.

In line 13, after insurance account, insert --the--.

In line 17, after "and", insert -- adjusting in the computer system an amount associated with the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in accordance with the transaction--.

In claim 26, line 1, after the method of claim, delete "25" and insert --1--.

In claim 28, line 1, after the method of claim, delete "25" and insert --1--.

In claim 29, line 1, after the method of claim, delete "25" and insert --1--.

In claim 34, line 4, after "comprising", insert -- performing a transaction in connection with one of an insurance claim and an unearned premium; determining in a computer system a corresponding insurance account in accordance with information about the one of the insurance claim and the unearned premium, the information including a relationship to at least one state and at least one line of insurance associated with the corresponding insurance account-- .

In line 11, after associated with, delete "said" and insert --the--.

In line 12, after associating with, delete "said" and insert --at least one of the --.

In line 12, after state, delete "fund an" and insert --the corresponding--.

In line 13, after insurance account, delete "of a first type" and insert -- with the corresponding relationship to at least one of the states associated with the insurance insolvency--.

In line 15, after associating with, delete "said" and insert --the--.

In line 15, after insurance account, insert --the--.

In line 19, after "and" insert-- adjusting in the computer system an amount associated with the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in accordance with the transaction--.

In claim 59, line 1, after the computer readable medium of claim, delete "58" and insert --34--.

In claim 61, line 1, after the computer readable medium of claim, delete "58" and insert --34--.

In claim 62, line 1, after the computer readable medium of claim, delete "58" and insert --34--.

In claim 67, line 3 after "comprising" insert—a transaction system that performs a transaction in connection with one of an insurance claim and an unearned premium; an insurance account identification system that determines a corresponding insurance account in accordance with information about the one of the insurance claim and the unearned premium, the information including a relationship to at least one state and at least one line of insurance associated with the corresponding insurance account-- .

In the beginning of col.13, insert --at least one of—before the state, delete "funds" and insert --fund--.

In line 13, after an insurance account, insert -- with the corresponding relationship to at least one of the states associated with the insurance insolvency--.

In line 16, after the insurance account, insert --the--.

In line 20, after "an insolvency processing system that", insert -- adjusting in the computer system an amount associated with the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in accordance with the transaction--.

In claim 92, line 1, after the system of claim, delete "91" and insert --67--.

In claim 94, line 1, after the system of claim, delete "91" and insert --67--.

In claim 95, line 1, after the system of claim, delete "91" and insert --67--.

No further questions were discussed and no further amendments were made.



***Allowable Subject Matter***

3. Claims 1-24, 26-57, 59-90 and 92-111 are allowed. The following is an examiner's statement of reasons for allowance.

Independent claims 1, 34 and 67 are directed to "automatically identifying and designating a state associated with the insurance insolvency; associating with at least one of the state funds the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in the computer system; associating with the insurance account the at least one line of insurance; identifying in the computer system at least one of a state statute, regulation and rule relating to the at least one line insurance associated with the insurance account; and adjusting in the computer system an amount associated with the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in accordance with the transaction based on the identified at least one of a state statute, regulation and the rule and the at least one line of insurance associated with the insurance account".

The closest prior art of record, King et al. (5,704,045) discloses system and method of risk transfer and risk diversification including means to assure with assurance of timely payment and segregation of the interests of capital.

Walker et al.(6,119,093) discloses system for syndication of insurance.

Kern (6,604,080) discloses computer system and methods for supporting workers' compensation/employers liability insurance.

Aquila et al. (2002/0035488) discloses system and method of administering, tracking and managing of claims processing.

However, none of the cited prior art fairly teaches/suggests “automatically identifying and designating a state associated with the insurance insolvency; associating with at least one of the state funds the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in the computer system; associating with the insurance account the at least one line of insurance; identifying in the computer system at least one of a state statute, regulation and rule relating to the at least one line insurance associated with the insurance account; and adjusting in the computer system an amount associated with the corresponding insurance account with the corresponding relationship to at least one of the states associated with the insurance insolvency in accordance with the transaction based on the identified at least one of a state statute, regulation and the rule and the at least one line of insurance associated with the insurance account”, as recited in claims 1, 34 and 67 above.

Claims 2-24, 26-36, 35-57, 59-66, 68-90 and 92-111 incorporate the features of claims 1, 34 and 91 through their dependencies, and are also allowed for the same reasons given above.

4. The drawings filed on 12/20/00 have been approved by the Examiner.
5. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

#### ***Conclusion***

6 Any inquiry concerning this communication or earlier communications from the examiner should be directed to VANEL FRENEL whose telephone number is (571)272-6769. The examiner can normally be reached on 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew S. Gart can be reached on 571-272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Matthew S Gart/  
Supervisory Patent Examiner, Art  
Unit 3687

/Vanel Frenel/  
Examiner, Art Unit 3687

March 29, 2008

